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(Based on PTO 01-08 version)

Substitute for form 1449/PTO				Complete if Known	
				Application Number	10/656,479
				Filing Date	September 4, 2003
				First Named Inventor	Jonathan Helitzer
				Art Unit	3626
				Examiner Name	N. Pass
Sheet	1	of	1	Attorney Docket Number	HSDO-P01-003

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)	MM-DD-YYYY		

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. *CITE NO.: Those application(s) which are marked with a single asterisk (*) next to the Cite No. are not supplied under 37 CFR 1.98(a)(2)(iii) because that application was filed after June 30, 2003 or is available in the IFW. ¹Applicant's unique citation designation number (optional). ²See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			T ⁶
		Riegel et al. Insurance Principles and Practices, Prentice-Hall, Inc. pgs. i-xi (1921)			
		Butler et al. Driver Record: A Political Red Herring That Reveals the Basic Flaw in Automobile Insurance Pricing. J. of Insurance Regulation. 8:2, 200-234 (1989)			
		Office Action dated 04/02/08 for 10/655804			

Examiner Signature	/ Natalie A. Pass /	Date Considered	11/04/2008
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